

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:**

**Joseph D. Waters**

**Debtor(s).**

:  
:  
:  
:  
:  
:  
:  
:  
:

**Case No.: 23-10031**

**Chapter 13**

**Judge Ashely M. Chan**

**\*\*\*\*\***

**WITHDRAWAL AND ENTRY OF APPEARANCE OF COUNSEL FOR CREDITOR**

Now comes **Adam B. Hall**, who shall be substituted for Stephen R. Franks as counsel of record for creditor **U.S. Bank National Association, not in its individual capacity but solely as Trustee for the CIM Trust 2018-R5 Mortgage-Backed Notes, Series 2018-R5**

("Creditor"). Stephen R. Franks is no longer counsel for Creditor and should not receive future notices in this case.

/s/ Stephen R. Franks

Stephen R. Franks (0075345)  
MDK Legal  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax 614-627-8181  
SRFranks@mdklegal.com

/s/ Adam B. Hall

Adam B. Hall (323867)  
MDK Legal  
P.O. Box 165028  
Columbus, OH 43216-5028  
614-220-5611; Fax: 614-627-8181  
ABHall@mdklegal.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**In re:** :  
: **Case No.: 23-10031**  
**Joseph D. Waters** : **Chapter 13**  
: **Judge Ashely M. Chan**  
**Debtor(s)** : \* \* \* \* \*  
:  
**REO 2023-NR1 LLC** : **Related Document #**  
**Movant,** :  
**vs** :  
:  
:  
**Joseph D. Waters** :  
**Scott F. Waterman** :  
**Respondents.** :

**CERTIFICATE OF SERVICE**

I certify that on the date of filing, a copy of the foregoing Withdrawal and Entry of Appearance of Counsel for Creditor was filed electronically. Notice of this filing will be sent to the following parties through the Court's Electronic Case Filing System:

Office of U.S. Trustee, Party of Interest, (Registered address)@usdoj.gov

Scott F. Waterman, Chapter 13 Trustee, ECFMail@ReadingCh13.com

MICHAEL D. SAYLES, Attorney for Joseph D. Waters and Joseph D. Waters and Joseph D. Waters and Joseph D. Waters and Joseph D. Waters and Joseph D. Waters, midusal@comcast.net

I certify that on the date of filing, a copy of the foregoing document was sent by U.S. Mail to the following:

Joseph D. Waters, 7547 Gilbert Street, Philadelphia, PA 19150

Joseph D. Waters, Joseph D. Waters, Joseph D. Waters, Joseph D. Waters, and Joseph D. Waters, MAILING ADDRESS, 135 Covington Road, Philadelphia, PA 19120

/s/ Adam B. Hall